Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11.44.48 Desc 2-Petition

UNITED STATES BANKRUPTCY PAMET of 33
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

Voluntary Petition

			,	
NAME OF DEBTOR			JOINT DEBTOR	
Sonia Madgaline Hunte	r			
ALL OTHER NAMES USED BY THE DEBTO married,maiden & trade)	OR IN THE LAST 6	YEARS (including	ALL OTHER NAMES U married,maiden & trade;	SED BY THE JOINT DEBTOR IN THE LAST 6 YEARS(including
Sonia Smellie				
SOC. SECURITY #/TAX I.D. N FALSE OR FRAUDULENT DO COMMIT PERJURY!!! (Last 4	NOT SIGN	THIS PETITION &	IF FALSE OR I	TY #/TAX I.D. NO (if more than one, state all) FRAUDULENT DO NOT SIGN THIS PETITION RJURY!!! (Last 4 digits of Social)
***-**-0119			***_**_	
STREET ADDRESS OF DEBTOR			STREET ADDRESS OF	JOINT DEBTOR
8227 South Clyde #2N Chicago IL 60617				
COUNTY OF RESIDENCE OR PRINCIPAL I	PLACE OF BUSINE	ESS	COUNTY OF RESIDE	NCE OR PRINCIPAL PLACE OF BUSINESS
Cook			Cook	
MAILING ADDRESS OF DEBTOR			MAILING ADDRESS OF	JOINT DEBTOR
VENUE (Check any applicable box) [x] Debtor has been domiciled or has had for a longer part of such 180 days than in [1] There is a bankruptcy case concern	d a residence, prin any other Distric	et.	rincipal assets in this distr	ict for 180 days immediately preceding the date of this petition or
TYPE OF DEBTOR (Check all boxes the [x] Individual(s) [] Rate [] Corporation [] Stopperson [] Stoppe	<u> </u>	ac, general parties, or per	CHAPTER OR SECTIFIED IS FINANCE (X) Chapter 7	FION OF BANKRUPTCY CODE UNDER WHICH ILED (Check one box) [] Chapter 11 [] Chapter 13 [] Chapter 12 [] ancillary to foreign proceeding
NATURE OF DEBTS (Check one box) [x] Consumer/Non-Business [] Bu CHAPTER 11 SMALL BUSINESS (Che [] Debtor is a small business as defined [] Debtor is and elects to be considered U.S.C. Sec.1121(e) (Optional)	d in 11 U.S.C. S1	01	FILING FEE (Check [x] Full Filing Fee atta [] Filing Fee to be p. Must attach signed a is unable to pay fee 6 Rule 1006(b)/ See O	U.S. Bankruptcy Court Northern District Of Illinois
STATISTICAL/ADMINISTRATIVE INFOI [] Debtor estimates that funds will be ava [x] Debtor estimates that, after any exem creditors.	ailable for distribu	tion to unsecured credtiors	penses paid, there will be	Case: 04-18067 Fee : 20 Chapter: 7 Rec. # : 3079608 Judge: John Schwartz 341 mtg: 06/25/2004 @ 12:00 Trustee: LEONARD GROUPE
ESTIMATED NO. OF CREDITORS	[x]	35		
ESTIMATED ASSETS	[x] \$	45,270		1: 04BK18067-BK001
ESTIMATED DEBTS	[x] \$	56,200		

Case 04-18067 Doc 1 F	iled 05/07/04 Entered 05/	07/04 11:44:48
Voluntary Petition	Page 2 of 33 _{NAME}	
	Sonia	Madgaline Hunter
(This page must be completed and filed in every c	ase)	
I STATE THAT I FILED THE FOLLO	WING OTHER BANKRUPTCY CASES WITH	N LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS
LOCATION WHERE FILED:	CASE NO.	DATE FILED
PENDING BANKRUPTCY CASE FIL	ED BY ANY SPOUSE, PARTNER, OR AFFIL	IATE OF THE DEBTOR(S)
NAME OF DEBTOR:	CASE NUMBER:	DATE:
DISTRICT	RELATIONSHIP:	JUDGE:
Exhibit A (To be completed only if debtor in Commission pursuant to Section 13 or 15(d Exhibit A is attached and made)) fo the Securities Exchange Act of 1934	orms 10K and 10Q) with the Securities and Exchange and is requesting relief under chapter 11)
health or safety? NO If yes and Exhibit C is atta- ignature of Non-Attorney Petition Preparer — I certify that I ar rovided the debtor with a copy of this document Printed Name Signature of Bankrup f Bankruptcy Procedure may result in fines of imprisionment of	m a bankruptcy petition preparer a defined in 11 U.S.0 e of Bankruptcy Petition Preparer_ toty Petition Preparer_ of both 11 U.S.C. 110; 18 U.S.C. 156.	cose a threat of imminent and identifiable harm to public XXXX No C. 110, that I prepared this document for compensation, and that I have Social Sec# Address stailure to comply with the provisions of title 11 and the Federal Rules SIGN, AND DATE BELOW 8
	ERY OTHER PAGE information provided in this petition is true.	REQUIRED ue and correct. I am aware that I may proceed under
Chapter 7, 11, 12 or 13 of Title 11, U.S. Code		ach such Chapter and choose to proceed. I request relief
Dated: <i>04</i> / 22 / 2004	Sian: X 🚣	onea-M. Hunten
<i>Batoa.</i> <u>6714.4</u> 72001	Soni	a Madgaline Hunter
Attorney Name: Mario M Arreola	Exhibit B - Signature of Attorney Bar No: 0968793	98
Law Offices of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 312.332.6354 Fax		
I, the attorned for the petitioner named in the 11, 12 or 13 of title Attorney Name Mario M Arreola	11, United States Code, and have explained to	ned the petitioner that (he or she) may proceed under chapter 7, he relief available under each Chapter.

Case 04-18067 Docstate in page 3 of 33

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect you situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained throught fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasibile all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession, and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,0000 (\$307,000 in unsecured debts and \$922,000 in secured debts).

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 4 of 33

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Sonia	Madgaline	Hunter /	Debto
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Case No.:

Attorney for Debtor: Mario M Arreola

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$	500
Prior to the filing of this Statement, Debtor(s) has paid	\$	510 4 00
Balance Due	-\$	100 يهــ

- 2. The Filing Fee has been paid.
- The Service rendered or to be rendered include the following:
 - (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) Representation of the client at the first meeting of creditors.
 - (d) Advice as required.
- 4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.
- 5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.
- The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.
- 7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 5 / 3 /2004

respectfully suprimined,

Attorney Name: Mario M Arrepta

Bar No: 09687938

Law Offices of Peter Francis Geraci

55 E. Monroe Street

#3400

Chicago IL 60603 312.332.1800 Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 5 of 33

_			BY_V	WHOM		
In re: <u>S</u>	onia Madgaline H	iunter / Debtor				
		SCHEDULE A - REA	L PROPER		0. :	
community property, or benefit. If the debtor is	or in which the debtor has a s married, state whether he	which the debtor has any legal, equitabl I life estate. Include any property in which I sband, wife, or both own the property by I sone" under "Description and Location of	ch the debtor hole placing an "H",	ds rights and powe	ers exercisab	le for the debtor's own
Description an Location of Pro		Nature of Debtor's Interest in Property	HWJC	Market \ Debtor's		Amount of Secured Claim
[x] None						
re: Sonia I	Madgaline Hunter	/ Debtor			-	
-		CHEDULE B - PERSONA			No. :	
Description and Lo	cation of Property			HWJC		Value of Debtor's
1. Cash on Hand	<u> </u>				[x] N	
hares in banks, sa	avings and load, thi	ial accounts, certificates of d rift, building and load, and ho ge houses, or cooperatives.			[x] <u>N</u>	
Security Depose nd others,	sits with public utilit	ies, telephone companies, la	ındlords			
Security depo	sit with landlord -	\$805			None)
4. Household goo quipment.	ods and furnishings,	including audio, video, and	computer			
2 end tables, 2	2 lamps, table/cha stove, refrigerato	CD player, sofa, recliner, oirs, china cabinet, bedroor, freezer, microwave, pots	n set,	1	\$ 1	,500
Aronson - furr	niture				\$	150
	s and other art obje s, and other collection	cts, antiques, stamp, coin, re ons or collectibles.	ecord,			
Books, CDs, ta	apes, family pictu	res			\$	100

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 6 of 33

Sonia Madgaline Hunter / Debtor

In re:

	E D	DEDOGNAL	DDODEDTY
SCHEDUL	- -	PERSUNAL	PROPERTY

Case No.:

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
06. Wearing Apparel		
Necessary wearing apparel		\$ 200
07. Furs and jewelry.		
Earrings, watch, costume jewelry		\$ 20
08. Firearms and sports, photographic, and other hobby equipment.		[x] None
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
Term life insurance through - no cash surrender value		None
10. Annuities		[x] None
11. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.		
Pension w/ employer/former employer - 100% exempt		\$ 3,000
12. Stocks and interests in incorporated and unincorporated businesses.		[x] None
13. Interest in partnerships or joint ventures.		[x] None
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		[x] None
15. Accounts receivable		[x] None
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		[x] None
17. Other liquidated debts owing debtor including tax refunds.		[x] None
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		[x] None
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		[x] None
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		
Personal injury claim from auto accident in 2002		\$ 7,000
Personal injury claim from auto accident of 2/4/04		\$ 15,000

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 7 of 33

In re: Sonia Madgaline Hunter / Debtor

001155111		DEDOGMAN	DD0DEDTV
SCHEDUL	F H -	PERSONAL	PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Sichedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
21. Patents, copyrights and other intellectual property.	•	[x] None
22. Licenses, franchises and other general intangibles.		[x] None
23. Autos, Truck, Trailers and other vehicles and accessories.		
Fairlane Credit - 2000 Dodge Stratus SE, 4 door		\$ 4,300
Centrix - 2004 Hyundai Sonata		\$ 14,000
24. Boats, motors and accessories.		[x] None
25. Aircraft and accessories.		[x] None
26. Office equipment, furnishings, and supplies.		[x] None
27. Machinery, fixtures, equipment, and supplies used in business.		[x] None
28. Inventory		[x] None
29. Animals		[x] None
80. Crops-Growing or Harvested.		[x] None
31. Farming equipment and implements.		[x] None
32. Farm supplies, chemicals, and feed.		[x] None
33. Other personal property of any kind not already listed.		[x] None
	Total	\$ 45,270

In re: Sonia Madgaline Hunter / Debtor

Case No. : _____

Case No.:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states, [x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property

Specify Law Providing Exemption

Value of Claimed Exemption Market Value of Debtor's Interest Before Claim

03. Security Deposits with public utilities, telephone companies, landlords and others.

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition In re:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Sonia Madgaline	Hunter / Debtor	Page 8 of 3
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Personal injury claim from auto accident of 2/4/04

Ca	se	No	٠.	:

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states. [x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under aplicable nonbankruptcy law. Description of Property Specify Law Providing Exemption Value of Claimed Market Value of Exemption Debtor's Interest Before Claim 03. Security Deposits with public utilities, telephone companies, landlords and others. Security deposit with landlord - \$805 None Х 04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; 2 TVs, VCR, CD player, sofa, 735 ILCS 5/12-1001(b) 1.500 1,500 recliner, coffee table, 2 end tables, 2 lamps, table/chairs, china cabinet, bedroom set, washer/dryer, stove, refrigerator, freezer, microwave, pots/pans, dishes/flatware, grill 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, CDs, tapes, family pictures \$ 100 735 ILCS 5/12-1001(a) 100 Wearing Apparel Necessary wearing apparel 200 735 ILCS 5/12-1001(a),(e) \$ 200 \$ 07. Furs and jewelry. Earrings, watch, costume jewelry 735 ILCS 5/12-1001(a),(e) \$ 20 \$ 20 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term life insurance through - no cash surrender value None Х 11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Pension w/ employer/former employer - 100% exempt 735 ILCS 5/12-1006 3,000 3,000 Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each. Personal injury claim from auto accident in 2002 7.000

735 ILCS 5/12-1001(h)(4)

7,500

\$ 15,000

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 9 of 33

. In re: Sonia Madgaline Hunter / Debtor

Case No.:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states. [x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under aplicable nonbankruptcy law.

Description of Property

Specify Law Providing Exemption

Value of Claimed Exemption

Market Value of Debtor's Interest Before Claim

23. Autos, Truck, Trailers and other vehicles and accessories.

Fairlane Credit - 2000 Dodge Stratus SE, 4 door

735 ILCS 5/12-1001(c)

1,200

4,300

BY WHOM

In re: Sonia Madgaline Hunter / Debtor

Case No.:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code

Date claim was incurred, nature of lien and description and market value of property subject to lien

Value: \$

Aronson - furniture

HC U DI WO N S JN LI P CTI Q U N UI T Amount of claim without deducting DATED value of collateral

Unsecur ed portion, if any

Co-Debtor

1 Aronson Furniture

1998-2003 Purchase Money Sec

150

900

\$

750

Account No.

Attn: Bankruptcy Department

3401 W. 47th St.

Chicago IL 60632

Keith S. Shindler **Bankruptcy Department** 839 W. Van Buren

Representing:

Aronson Furniture

Chicago IL 60607

2 Centrix

2000 Lien on Vehicle

\$ 20,000

6.000

Account No.

Value: \$ 14,000

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 10 of 33

In re: Sonia Madgaline Hunter / Debtor

Case No.	
Case No.	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code Date claim was incurred, nature of lien and description and market value of property subject to lien HC U DI Amount of Wo N S Claim without CTI Q U deducting G D E value of Collateral

Unsecured portion, if any

Co-Debtor

Bankruptcy Department PO Box 17699 Denver CO 80217 Centrix - 2004 Hyundai Sonata

\$ 4,700

3 Fairlane Credit LLC

Account No. 11549821001
Nat'l Bankruptcy Service Ctr

PO Box 743577 Dallas TX 75374-3577 Value: \$ 4,300

2000 Lien on Vehicle

Fairlane Credit - 2000 Dodge

Stratus SE, 4 door

TOTAL

29,900

9,000

In Re: Sonia Madgaline Hunter / Debtor

Case No. :

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address

Date Claim was Incurred Consideration for Claim

HC U DI WO N S JN LI P CTI Q U N D D E E A T T E

Claim Amount

and Notes*

[x] None

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition

Description |

BY WHOM

In re:

Sonia Madgaline Hunter / Debtor

Case No. :

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not inlolude claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address

Date Claim Was Incurred Account # Claim Amount Consideration for claim

hwjc

¹ Allstate Insurance

Account No. 902910160

1998-2003 Insurance

\$ 400

Bankruptcy Department 75 Executive Pkwy Hudson OH 44237-0001

Credit Collection Services Bankruptcy Department Two Wells Ave. Newton MA 02459 Representing:

Allstate Insurance

² Americash

2003

\$ 700

Account No.

PayDay Loan

Bankruptcy Department 3200 W. 159th St. Markham IL 60426

3 Bank One

1998-2003

1,000

Account No. 4782 0099 9459 7992

Credit Card or Credit Use

Attn: Bankruptcy Department 5522 6th Ave

Kenosha WI 53140

4 Cabrera & Associates

1998-2003

700

Account No. 1502158686

Debt Owed

Bankruptcy Department 560 Route 303, Ste. 209 Orangeburg NY 10962

Chicago Northside MRI Center

1998-2003

1,000

Account No. 48937

Medical/Dental Services

Bankruptcy Department 2818 N. Sherdan Rd. Chicago IL 60657-6108 Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 12 of 33

Sonia Madgaline Hunter / Debtor

Case No.	:	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not inIclude claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address

In re:

Date Claim Was Incurred Account # Claim Amount Consideration for claim

hw c

⁶ City of Chicago Bureau Parking

2003

600

Account No. MULTIPLE ACCOUNTS

Fines

Bankruptcy Department 333 S. State St., Rm. 540

Chicago IL 60604

gan Blair & Representing:

City of Chicago Bureau Parking

Linebarger Goggan Blair & Sampson, LLP PO Box 06152 Chicago IL 60606-0152

City of Chicago Dept of Rev

3/04

\$ 300

Account No. 66030154

Fines

Attn: Bankruptcy Department

Box 4941

Chicago IL 60680-4941

Oollege Partnership Inc.

1998-2003

1,700

Account No. 092703469

Debt Owed

Bankruptcy Department 801 W. Freeway, Ste. 800 Grand Prairie TX 75051

Second Second

2003-04

900

\$

Account No. 74321370113

Utility Bills/Cellular Service

Attn: System Credit/BK Dept

2100 Swift Dr.

Oak Brook IL 60523

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 13 of 33

. In re: Sonia Madgaline Hunter / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address

Date Claim Was Incurred Account #

Claim Amount Consideration for claim hwjc

Cross Country Bank

1998-2003

1.400

Account No. 4227-0937-1256-4859

Credit Card or Credit Use

Bankruptcy Department

PO Box 10001

Huntington WV 25770-0001

Capital Management

Services

Bankruptcy Department 726 Exchange St., Ste. 700

Buffalo NY 14210

Representing:

Cross Country Bank

Financial Credit LLC

1998-2003 Debt Owed

1,400

Account No. 225050310009

Attn: Bankruptcy Department

PO Box 2040

Warren MI 48090-2040

First Premier Bank

1998-2003

1,400

Account No. 5433 6287 1263 8281

Credit Card or Credit Use

Attn: Bankruptcy Dept.

PO Box 5524

Sioux Falls SD 57117-5524

Health South Physical Therapy

1998-2003

1,300

Account No. 39501011320

Medical/Dental Services

Bankruptcy Department PO Box 40036

Atlanta GA 31192

Illinois Dept Human Services

1998-2003

5,500

Account No. 410440

Overpayment of Benefits

Collection Services 823 E. Monroe St. Springfield IL 62794

Page No. 9

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 14 of 33

In re: Sonia Madgaline Hunter / Debtor

Bankruptcy Department

Westbury NY 11590-8999

PO Box 8999

Case No.	:	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity or the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Uniquidated." If the claims is disputed, place an "X" in more than one of these three columns.)

	Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
15	Keynote Consulting Inc.	1998-2003	\$ 700
	Account No. 23450	Debt Owed	
	Bankruptcy Department 1501 W. Dundee Rd. Buffalo Grove IL 60089		
16	Larry <u>D. Walker</u>	2/4/04	Unknown
	Account No.	Auto Accident	
	2732 E. 76th St. Chicago IL 60649 Berry Sherman Ins. A address unknown	gency <u>R</u> epresenting: <u>Larry</u>	D. Walker
17	Lou Harris & Co. Account No. 143651	1998-2003 Credit Card or Credit Use	\$ 300
	Attn: Bankruptcy Department Box 4383 Northbrook IL 60065		
18	Mercy Hospital	2002-03	\$ 600
	Account No. 0313800125	Medical/Dental Services	
	Bankruptcy Department 2525 S. Michigan Ave. Chicago IL 60616-2332		
19	Monterey Financial Service	1998-2003	\$ 400
	Account No. B0000798485	Debt Owed	
	Bankruptcy Department PO Box 2809 Carlsbad CA 92018		
20	North Shore Agency	1998-2003	\$ 100
	Account No. 5697617650011861	172 Debt Owed	

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 15 of 33

In re: Sonia Madgaline Hunter / Debtor

Case No.:	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in more than one of these three columns.)

	Creditor Name and Address	ay need to place an "X" in more than one of thes Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc	-	
21	People's Gas	1998-2003		\$	150
	Account No. 0 5000 0333 8718	Utility Bills/Cellular Service	1		
	Prudential Bldg: Special Proj 130 E. Randolph Dr. Chicago IL 60601				
22	Professional Account Mgmt	1998-2003		\$	500
	Account No. 3750698	Debt Owed			
	Bankruptcy Department PO Box 391 Milwaukee WI 53201				
23	Progressive Insurance	2000-04		\$	700
	Account No. 457123410	Debt Owed			
	Attn: Bankruptcy Dept. PO Box 210056 Cleveland OH 44121				
24	Provid <u>ian</u>	1998-2003		\$	1,500
	Account No. 4121 3705 0186 4196	Credit Card or Credit Use			
	Bankruptcy Department PO Box 66022 Dallas TX 75266-0022 Premier Bank Bankruptcy Departmen PO Box 5147 Sioux Falls SD 57117		<u>rovidian</u>		
25	SBC/Ameritech	2001-04	· a	\$	400

Utility Bills/Cellular Service

Bankruptcy Department 4075 Bay Road Saginaw MI 48663

Account No. 773 768 1063

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 16 of 33

Sonia Madgaline Hunter / Debtor

Bankrupcty Department 1525 E. 55th St. Chicago IL 60615

In re:

Case No. :	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not inlolude claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

	Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwic		
26	Secretary of State	2/4/04			
	Account No.	Auto Accident			
	Attn: Bankruptcy Department 2701 S. Dirksen Pkwy. Springfield IL 62723				
27	Steel City Furniture	1998-2003		\$	600
	Account No. 14318	Debt Owed		·	
	Bankruptcy Department 9133 Commercial Ave. Chicago IL 60617				
28	Talk and <u>Go</u>	1998-2003		\$	150
	Account No. 773 221 4396	Utility Bills/Cellular Service			
	Bankruptcy Department 5901 E. 86trh St. Indianapolis IN 46218				
29	Thomas E. Jolas	1998-2003		\$	800
	Account No. W3299298	Debt Owed		•	
	Bankruptcy Department PO Box 4000 Mason City IL 62664				
30	T-Mobile	1998-2003		\$	400
	Account No.	Utility Bills/Cellular Service			
	Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596				
31	Tooth Fairy World	1998-2003		\$	300
	Account No. B0000798485	Medical/Dental Services			

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 17 of 33 - In re: Sonia Madgaline Hunter / Debtor Case No.: SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not inIclude claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Claim Amount Date Claim Was Incurred Creditor Name and Address Account # Consideration for claim hwjc 32 1998-2003 **YMCA** 400 Debt Owed Account No. 19984 Bankruptcy Department 6330 S. Stony Island Ave. Chicago IL 60637 **TOTAL** 26,300 In re: Sonia Madgaline Hunter / Debtor Case No.: SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address all other parties to each lease or contract described. NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditc Name and Address of Other Parties to Instrument Notes of contract or Lease and Debtor's Interest [x] None Sonia Madgaline Hunter / Debtor in re: Case No.: SCHEDULE H - CODEBTORS Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case. Name and Address of Creditor Name and Address of Codebtor

[x] None

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 18 of 33

In re: Sonia Madgaline Hunter / Debtor

					Case No. :		
	SCHEDULE I - C	URRENT INCOME OF INDIVID	DUAL DE	вт	OR(S)		
Debtor's Marital Sta	endent(s)	JC, 17, dependent OC, 15, dependent CS, 25, dependent					
Separated							
EMPLOYMENT: Occupation: Name of Employer:	Dialysis technicia Renal Care Grou						
Years Employed	approx. 7 years						
Employer Address:	784 Melrose ave	•					
Debtor Second Job @	Nashville Med. Staff Alternativ	TN 37211 /e		1	DEBTOR	SPO	OUSE
INCOME:					0.704.05		0.00
Current monthly gross wa		nissions			2,721.85 0.00		0.00 0.00
Estimated Monthly overti	me	sı	JBTOTAL		0.00		0.00
LESS PAYROLL DI	EDUCTIONS			-			
a. Payroll taxes and					195.00		0.00
b. Insurance	-				130.00		0.00
c. Union dues					0.00		0.00
d. Other: Pens	ion				0.00		0.00
		CURTOTAL OF DAVDOUL DEBUI	OTIONO		0.00		00.0
	<u></u>	SUBTOTAL OF PAYROLL DEDU		_	\$325.00		\$0.00
		TOTAL NET MONTHLY TAKE HO	ME PAY		2,396.85		0.00
Regular income from ope	eration of business or p	profession or farm (attach detailed sta	atement)	\$	0.00	\$	0.00
Income from re	eal property			\$	0.00	\$	0.00
Interest and dividends	sai property			\$	0.00	\$	0.00
	support payments pay	yable to debtor for the debtor's use or	that of	\$	0.00	\$	0.00
dependents listed above	Social Secu	urity or other government assistance					
		•		\$	0.00		
				·		\$	0.00
Pension or retirement inc	ome			\$	0.00	\$	0.00
Other monthly income							
Second job				\$	293.07		
•						\$	0.00
		TOTAL MONTHLY INCO	ME \$		2,689.92	\$	0.00
	T	OTAL COMBINED MONTHLY INCO	ME \$		2,689.92		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: Sonia Madgaline Hunter / Debtor

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, simi-annually, or annually to show monthly rate

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile ho	ome) 1st Mortgage/Rent		800.0C
Are real estate taxes included? [] Yes [x] No 2nd Mortgage			0.00
Is property insurance included? [] Yes [x] No	3rd Mortgage		0.00
Utilities: Electricity and heating fuel		\$	155.00
Water and Sewer		\$	0.00
Telephone		\$	100.00
Other		\$	0.00
Cable		\$	25.00
Home maintenance (repairs and upkeep)		\$	0.00
Food		\$	500.00
Clothing		S	150.00
Laundry and Dry Cleaning		S	45.00
Medical and Dental expenses , Rx Medicines		S	40.00
Transportation (not including car payments)		S	79.00
Recreation, clubs, and entertainment, etc.		S	50.00
Newspapers, Magazines		\$	50.00
Charitable contributions		\$	10.00
Insurance (not deducted from wages or included in home mortgage	ge payments)	ch.	0.00
Homeowner's or Renter's		\$	0.00
Life		\$	90.00
Health		\$	25.00
Auto		\$	187.00
Other		ф	0.00
Taxes (not deducted from wages or included in home mortgage p	payments.)	\$	0.00
Installment Payments:		ď	457.00
Auto		\$	457.00
Other		\$	50.00
Auto Repair		\$	0.00
Alimony, maintenance, and support paid to others	home	Ψ	0.00
Payments for support of additional dependents not living at your	nome		
Regular expenses from operation of business, profession, farm (a	attach detailed statementy	\$	60.00
Other Haircuts Personal Care, Non-Rx,Toiletries,Cleanir	na Sunnlies	\$	40.00
	ing dappines	\$	15.00
Postage/Banking		\$	0.00
Contacts		*	
Babysitting/Childcare Tuition, Books		\$	200.00
Student Loans		\$	0.00
Student Loans			
Cell phone		\$	75.00
		\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of	Schedules)	\$	3,203.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ı	n	Re	,
ı	"	1/5	ē,

Sonia Madgaline	Hunter / Debtor	Case No. :

Attorney for Debtor: Mario M Arreola

For: Peter Francis Geraci

SUMMARY OF SCHEDULES

	ATTACHED		AMOUNTS	SCHEDULED
AME OF SCHEDULE	(YES / NO)	PAGES	ASSETS	LIABILITIES OTHER
SCHEDULE A - Real Property	Yes	1		
SCHEDULE B - Personal Property	Yes		45,270	
SCHEDULE C - Exempt	Yes			
SCHEDULE D - Secured	Yes			29,900
SCHEDULE E - UnSecured Priority	Yes	1		
SCHEDULE F - UnSecured NonPriority	Yes			26,300
SCHEDULE G - Executory Contracts	Yes			
SCHEDULE H - CoDebtors	Yes	1		
SCHEDULE I - Income	Yes	1		2,690
SCHEDULE J - Expenditures	Yes	1		3,203

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 21 of 33

n Re:	Sonia Madgaline Hunter / Debtor	
		Case No. :

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debor that non-dischargeable debts such as taxes, student loans, fines by govenment units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Sonia Madgaline Hunter

SIGN AND DATE ABOVE

Case 04-18067 Doc 1 UNFILED 05/07/04 BAFFILED 05/07/04 1:44:48 Desc 2-Petition

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	Sonia Madgaline Hunter / Debtor	
		Case No. :

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statment concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor's income 2004...... approx. \$3,060/month

2003......: approx. \$37,000 2002.....: approx. \$27,000 Source.....: employment

Spouse [x] None

02. INCOME OTHER THAN FROM EMPLOYMENT OF OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

Spouse [x] None

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders. [x] None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

[x] None

[x] Vone

_ _ _ _

Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 **Desc 2-Petition** Page 23 of 33 Case Title...... Aronson Furniture v. Sonia Hunter Case No...... 04-M1-117641 Court/Agency Location: Cook County Circuit Court Nature of Proceeding.: small claims Suit Status..... pending Case Title...... Sonia Hunter v. Gabriel Evans Case No...... 03-L-001577 Court/Agency Location: Cook County Circuit Court - transfered to 1st municipal department Nature of Proceeding.: auto accident - personal injury Suit Status.......: pending - transfered to mandatory arbitration 04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized [x] None under any legal or equitable process within 1 year: 05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure [x] None sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy: 06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days [x] None before filing this bankruptcy: List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None 07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100,00 per recipient. Recipient..... Apostolic Deliverance Church Address..... Relationship to Debtor: religious organization Date of Gift..... 2003-04 Description..... cash Value.....: \$60 08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY: [x] None 09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today) Payment to debtor's attorney listed on 2016(b) In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on [x] None my contract of representation to work on my case. 10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give [x] None details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts) 11.If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit [x] None union or other accounts within 1 year of today, list details: 12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, [x] None cash, or other valuables within 1 year of today: 13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within [x] None the past year. 14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's [x] None accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of) 15. WHERE HAVE YOU LIVED IN LAST 2 YEARS: [x] None

Case 04-18067

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 24 of 33

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state.	[x] None
17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.	[x] None
a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law:	[x] None
b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit.	[x] None
c.If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number.	[x] None
18. a.List names, addresses,taxpayer ID #, nature of business,begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. Name Taxpayer ID# ADDRESS NATURE DATES b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.	[x] None
	fo d Niama
 b. Identify any business listed in subdivision a that is "single asset real estate" as defined in 11 U.S.C. 101. 	[x] None
19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records.	[x] None
b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years.	[x] None
c. List all firms or individuals who are now in possession of your books or records are not available, explain.	[x] None
d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years.	[x] None
20. INVENTORIES a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.	[x] Vone
b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.	[x] None
21A. Only if you are a partnership, list nature and percentage of interest of each member of it.	[x] None
b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.	[x] Vone

Case 04-18067 DOC1 Filed 05/07/04 Effered 05/07/04 11.44.48 Desc 2-Pe	uuon
22. ONLY IF debtor is a partnership, list each member who wind less from the partnership within 1 year.	[x] None
b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case.	[x] None
23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year.	[x] None
24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years.	[x] None
25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years.	[x] None
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs attachments thereto and that they are true and correct.	airs and

	Sign	: X			
Dated:/	/2004	Sonia Madgaline	Hunte	er)

SIGN AND DATE ABOVE AFTER READING IT

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Entered 05/07/04 11:44:48 Case 04-18067 Doc 1 Filed 05/07/04 Desc 2-Petition b. If the debtor is a corporation, list all officers or directors value 26ant 133p with the corporation terminated [x] None within 1 year immediately preceding the commencement of this case. 23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, [x] None bonuses, loans etc. to insiders, including compensation in any form, in past year. 24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last [x] None 6 years. 25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which [x] None debtor, as an employer, was responsible for contributing in last 6 years.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Sonia Madgaline Hunter

SIGN AND DATE ABOVE AFTER READING IT

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 27 of 33

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In Re	Sonia Madgaline Hunter / Debtor	_
		Case No. :

STATEMENT OF INTENTION

Attorney for Debtor: Mario M Arreola

- 1. Debtor(s) have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to this property of the estate which secures those consumer debts is as follows:

Property to be Retained

Description of Property	<u>Creditor's Name</u>	<u>Intention</u>	
Fairlane Credit - 2000 Dodge	Fairlane Credit LLC	Reaffirm 524 (c)	
SE, 4 door	Nat'l Bankruptcy Service Ctr PO Box 743577 Dallas TX 75374-3577		
Aronson - furniture	Aronson Furniture	Reaff @ Fair Market Value	
	Attn: Bankruptcy Department 3401 W. 47th St. Chicago IL 60632		
Centrix - 2000 Hyundai	Centrix	Reaffirm 524 (c)	
Sonata	Bankruptcy Department Po Box 17699 Denver, CO 80217		

^{*524(}c): Debt will be reaffirmed pursuant to Sec. 524(c)

3. Debtor(s) understand that 521 (2) (B) of the Bankruptcy Code requires that the above stated intentions be performed within 45 days

Dated: 04 1 22 /2004 Sonia Madgaline Hunter

SIGN AND DATE ABOVE

^{*722:} Property is claimed as exempt and will be redeemed pursuant to Sec. 722

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- 1. DEBTS TO A SPOUSE, EX-SPOUSE OR CHILD OF YOURS FOR ALIMONY, MPAGE ABOUT in connection with a separation agreement, divorce decree or court order DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are GENERALLY dischargeable. They are NON-DISCHARGEABLE only if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benfit to you that outweighs the detriment to ex-spous or
- 2. STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.
- 3. CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED. Creditors can collect from co-signors and put your bankruptcy on their credit report. You an usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
- (2) You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority
- or IRS had to file one for you, or if you didn't send the return to the District Director. (3). You did not wilfully intend to evade the tax.
- (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy 1 us 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax.
- 5. FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT. Parking & Traffic tickets, building code violations.
- NON-FILING HUSBAND OR WIFE. If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bill or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community del s. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST.
- 8. DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, INCLUDING:
- a. Income sufficient to pay a percentage of your unsecured debt.
- b. Failure to keep books and records documenting your financial affairs.
- c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
- d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
- e. BENEFITS OVERPAYMENTS like aid or unemployment if a determination of fraud has been made before or during your bankruntev
- f. Failure to appear at meetings, court dates, or co-operate with Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days or governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan Property taxes must be paid by you directly to avoid sale for delinguent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protec t under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to credito The trustee can also challenge and deny exemptions you claim.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition 1 our main office. ANY DELAY BEYOND TODAY IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We car predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that
- Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court.
- We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to
- cooperate with each other in this joint bankruptcy.

 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Allstate Insurance Bankruptcy Department 75 Executive Pkwy Hudson, OH 44237

Americash Bankruptcy Department 3200 W. 159th St. Markham, IL 60426

Aronson Furniture Attn: Bankruptcy Department 3401 W. 47th St. Chicago, IL 60632

Bank One Attn: Bankruptcy Department 5522 6th Ave Kenosha, WI 53140

Cabrera & Associates Bankruptcy Department 560 Route 303, Ste. 209 Orangeburg, NY 10962

Centrix
Bankruptcy Department
PO Box 17699
Denver, CO 80217

Chicago Northside MRI Center Bankruptcy Department 2818 N. Sherdan Rd. Chicago, IL 60657

City of Chicago Bureau Parking Bankruptcy Department 333 S. State St., Rm. 540 Chicago, IL 60604

City of Chicago Dept of Rev Attn: Bankruptcy Department Box 4941 Chicago, IL 60680

College Partnership Inc. Bankruptcy Department 801 W. Freeway, Ste. 800 Grand Prairie, TX 75051

Commonwealth Edison & Co. Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook, IL 60523 Cross Country Bank Bankruptcy Department PO Box 10001 Huntington, WV 25770

Fairlane Credit LLC Nat'l Bankruptcy Service Ctr PO Box 743577 Dallas, TX 75374

Financial Credit LLC Attn: Bankruptcy Department PO Box 2040 Warren, MI 48090

First Premier Bank Attn: Bankruptcy Dept. PO Box 5524 Sioux Falls, SD 57117

Health South Physical Therapy Bankruptcy Department PO Box 40036 Atlanta, GA 31192

Illinois Dept Human Services Collection Services 823 E. Monroe St. Springfield, IL 62794

Keynote Consulting Inc. Bankruptcy Department 1501 W. Dundee Rd. Buffalo Grove, IL 60089

Larry D. Walker 2732 E. 76th St. Chicago IL 60649

Lou Harris & Co. Attn: Bankruptcy Department Box 4383 Northbrook, IL 60065

Mercy Hospital Bankruptcy Department 2525 S. Michigan Ave. Chicago, IL 60616

Monterey Financial Service Bankruptcy Department PO Box 2809 Carlsbad, CA 92018 North Shore Agency Bankruptcy Department PO Box 8999 Westbury, NY 11590

People's Gas Prudential Bldg: Special Proj 130 E. Randolph Dr. Chicago, IL 60601

Professional Account Mgmt Bankruptcy Department PO Box 391 Milwaukee, WI 53201

Progressive Insurance Attn: Bankruptcy Dept. PO Box 210056 Cleveland, OH 44121

Providian
Bankruptcy Department
PO Box 66022
Dallas, TX 75266

SBC/Ameritech Bankruptcy Department 4075 Bay Road Saginaw, MI 48663

Secretary of State Attn: Bankruptcy Department 2701 S. Dirksen Pkwy. Springfield, IL 62723

Steel City Furniture Bankruptcy Department 9133 Commercial Ave. Chicago, IL 60617

Talk and Go Bankruptcy Department 5901 E. 86trh St. Indianapolis, IN 46218

Thomas E. Jolas Bankruptcy Department PO Box 4000 Mason City, IL 62664

T-Mobile
Bankruptcy Department
PO Box 742596
Cincinnati, OH 45274

Case 04-18067 Doc 1 Filed 05/07/04 Entered 05/07/04 11:44:48 Desc 2-Petition Page 32 of 33

Tooth Fairy World Bankrupcty Department 1525 E. 55th St. Chicago, IL 60615

YMCA
Bankruptcy Department
6330 S. Stony Island Ave.
Chicago, IL 60637

Case 04-18067 Doc 1 UNITED STATEST BARRING POP 05/07/04:1:44:48 Desc 2-Petition Page 33 of 33

NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

In Re:	Sonia Madgaline Hunter / Debtor
	VERIFICATION OF CREDITOR MATRIX
The above	named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.
Dated:_	04, 22 12004 Sonia Madgaline Hunter

SIGN AND DATE ABOVE